



Practitioner's Docket No. U015456-6

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3624

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: **SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT**

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO ACTION OF DECEMBER 19, 2005

This response to the December 19, 2005 Office action is being filed on Monday, March 20, 2006 because March 19 is a Sunday. Please amend the present application as follows:

CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10*

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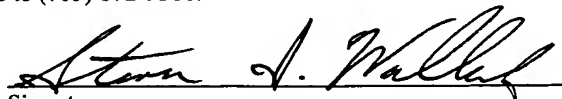
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